

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-20107-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gail E Joyiens-Salam  
aka Gail E Joyiens, dba JS Transcription  
Services  
1334 Pierce Street  
Rahway, NJ 07065

Social Security No.:

xxx-xx-9060

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 2, 2018.

On 10/23/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: November 14, 2018  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 24, 2018  
JAN: wdh



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gail E Joyiens-Salam  
 Debtor

Case No. 17-20107-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db +Gail E Joyiens-Salam, 1334 Pierce Street, Rahway, NJ 07065-3932  
 cr +American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088  
 516830211 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 516830210 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516830217 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516830218 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 516830219 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 516830220 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 516830221 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231  
 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)  
 516830222 First Premier Bank, 601 S Minneapolis Ave, Dious FDalls, SD 57104  
 516830223 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 516830225 +Harrison Endo Center, PO Box 947, Chambersburg, PA 17201-0947  
 516830228 +KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 516830227 Kessler, PO Box 826775, Philadelphia, PA 19182-6775  
 516830229 +Liss Pharmacy, 407 Springfield Avenue, Summit, NJ 07901-2614  
 517029503 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516830230 +Midland Mortgage/Midfirst, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051  
 516830231 +NJ HomeKeeper, 637 S. Clinton Avenue, P.O. Box 118550, Trenton, NJ 08611-1811  
 516830232 +NJ Housing & Mortgage Finance, 637 So. Clinton Ave, Trenton, NJ 08611-1811  
 516830235 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 516830234 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
 516830239 +Retrieval-Master Creditor Bureau, 4 Westchester Plaza, Elmsford, NY 10523-1616  
 516830240 Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508  
 516936366 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  
 517018396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 516830241 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
 516830244 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 516830246 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 516830247 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370  
 516864060 +U.S. Department of Housing, and Urban Development, 451 7th St. S.W.,  
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 25 2018 00:26:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2018 00:26:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516830209 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 25 2018 00:26:11 American Honda Finance,  
 P.O. Box 7829, Philadelphia, PA 19101-7829  
 516830201 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 25 2018 00:26:11 American Honda Finance,  
 Po Box 168088, Irving, TX 75016  
 516864089 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 25 2018 00:26:11 Acura Financial Services,  
 P.O. Box 168088, Irving, TX 75016-8088  
 516830212 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 25 2018 00:25:51  
 Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336  
 516830215 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 25 2018 00:30:52 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 516830216 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 25 2018 00:31:19 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 516920781 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2018 00:27:07 Ginny's,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516830224 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2018 00:27:07 Ginnys/Swiss Colony Inc,  
 1112 7th Ave, Monroe, WI 53566-1364  
 516830226 E-mail/Text: cio.bncmail@irs.gov Oct 25 2018 00:25:30 Internal Revenue Service,  
 P.O. Box 21126, Philadelphia, PA 19114-0326  
 517060627 +E-mail/Text: bankruptcydpt@mcmeq.com Oct 25 2018 00:25:59 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516830233 +E-mail/Text: janicemorgan@optimum.net Oct 25 2018 00:27:00 PDAB, Inc.,  
 66 Ford Road - Suite 114, Denville, NJ 07834-1300  
 517055433 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Oct 25 2018 00:26:17 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 516830236 +E-mail/Text: bkprpt@retrievalmasters.com Oct 25 2018 00:25:58 Retrieval Masters Cred. Bur.,  
 2269 South Saw Mill Road, Elmsford, NY 10523-3832  
 516830238 +E-mail/Text: bkprpt@retrievalmasters.com Oct 25 2018 00:25:58  
 Retrieval Masters Credit Bureau, P.O. Box 1235, Elmsford, NY 10523-0935  
 516830237 +E-mail/Text: bkprpt@retrievalmasters.com Oct 25 2018 00:25:58  
 Retrieval Masters Credit Bureau, P.O. Box 1238, Elmsford, NY 10523-0938

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 50

Date Rcvd: Oct 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516830242 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2018 00:27:07 Seventh Avenue,  
Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364  
516830243 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2018 00:27:07 Seventh Avenue, 1112 7th Ave,  
Monroe, WI 53566-1364  
516830245 +E-mail/PDF: gecsed@recoverycorp.com Oct 25 2018 02:08:52 Synchrony Bank, P.O. Box 960061,  
Orlando, FL 32896-0061

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516830202\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830203\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830204\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830205\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830206\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830207\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830208\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830213\* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336  
516830214\* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura  
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7